

To think that even this peaceful society can be the target of brutal, relentless hatred and violence is utterly shocking, and a call for action is necessary. The international community must not stand for this type of ideological violence, and this resolution reaffirms the resolve of Congress to combat all forms of terrorism, both domestically and abroad. It also expresses deep sympathy, solidarity, and condolences for Norway and reaffirms our joint commitment to peace and the elimination of actions motivated by hatred and religious or cultural intolerance worldwide.

Despite the terrible violence committed against unarmed and innocent civilians, the country has courageously demonstrated that their commitment to peace, freedom, and tolerance remains unwavering. Morten Hellesø Johansen, an 18-year-old survivor of the attack, expresses this sentiment in no uncertain terms. "I want to return to that Island next year," he says. "It is the best way to honor the memory of those who died by showing that I'm not afraid, and that I'm not silenced!"

Mr. Speaker, I urge my colleagues to personify Morten's courageous spirit by supporting this resolution and honoring the victims and survivors of this tragedy. To those who perpetuate fear, hatred, and intolerance throughout the world, we say: "We are not afraid, and we will not be silenced!"

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IMPACT OF INSURED DEPOSITORY  
INSTITUTION FAILURES

SPEECH OF

**HON. CAROLYN B. MALONEY**

OF NEW YORK

IN THE HOUSE OF REPRESENTATIVES

*Tuesday, July 26, 2011*

Mrs. MALONEY. Mr. Speaker, I rise today in support of H.R. 2056 offered by my colleagues on the Financial Services Committee, Rep. LYNN WESTMORELAND and Rep. DAVID SCOTT. I am proud to be a cosponsor of this legislation which requires the FDIC Inspector Gen-

eral to conduct a comprehensive study of issues raised by persistent failures of U.S. banks. These issues include appraisals, capital, loss share agreements and other issues that arise when a bank becomes vulnerable to closure.

I have heard from banks in my district that have been working with the FDIC to recapitalize and restructure their institutions so they can avoid being closed. They argue that the FDIC offers them little flexibility or time to raise the capital they need or make the changes they need to satisfy the FDIC. I hope the study this bill authorizes will examine these procedures and bring to light any procedural changes that the FDIC can implement to address these concerns.

H.R. 2056 was amended in committee to reflect some additional factors that the FDIC thought were important to include in the study's parameters. I urge my colleagues to support this important bill.